

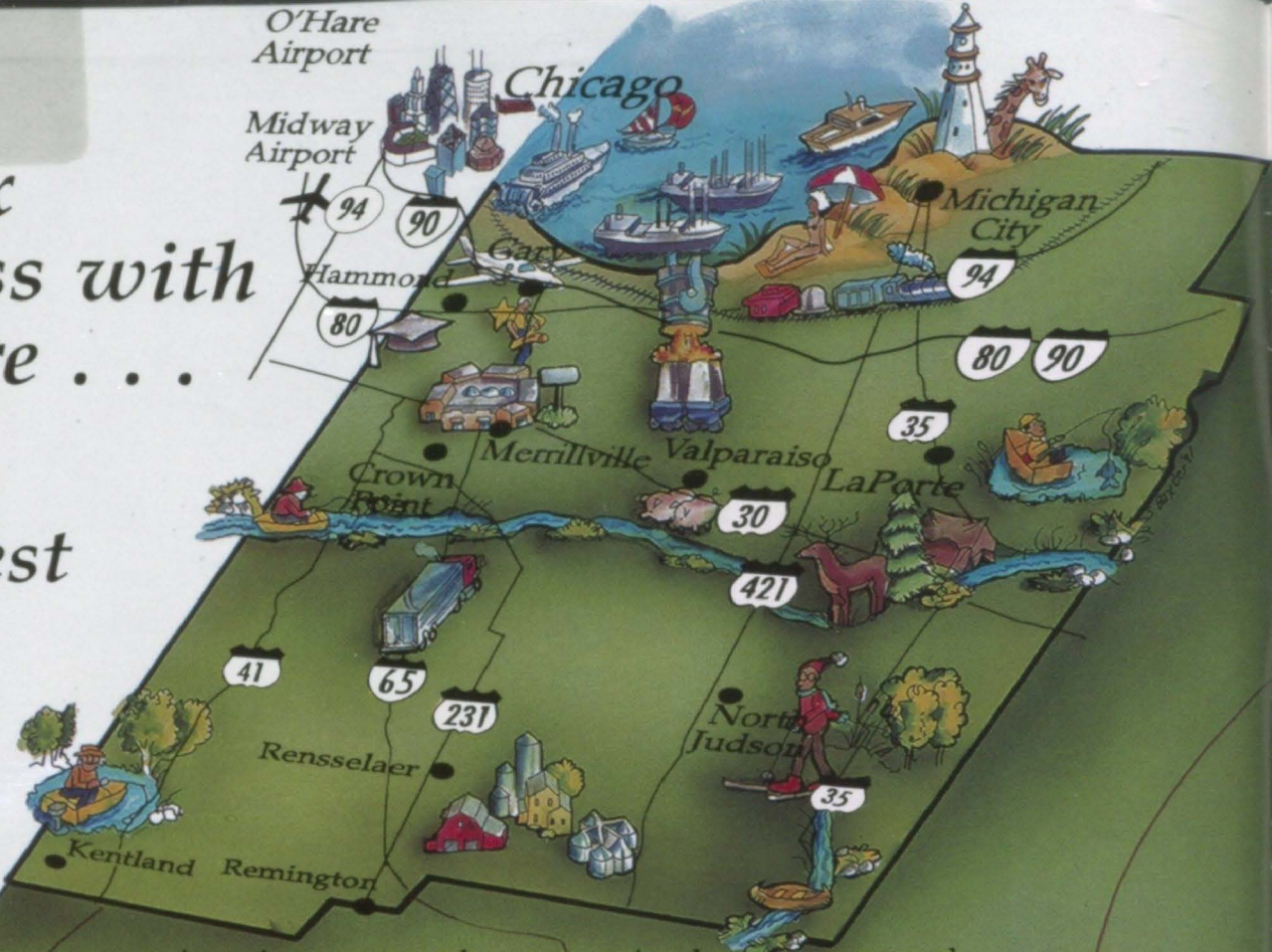
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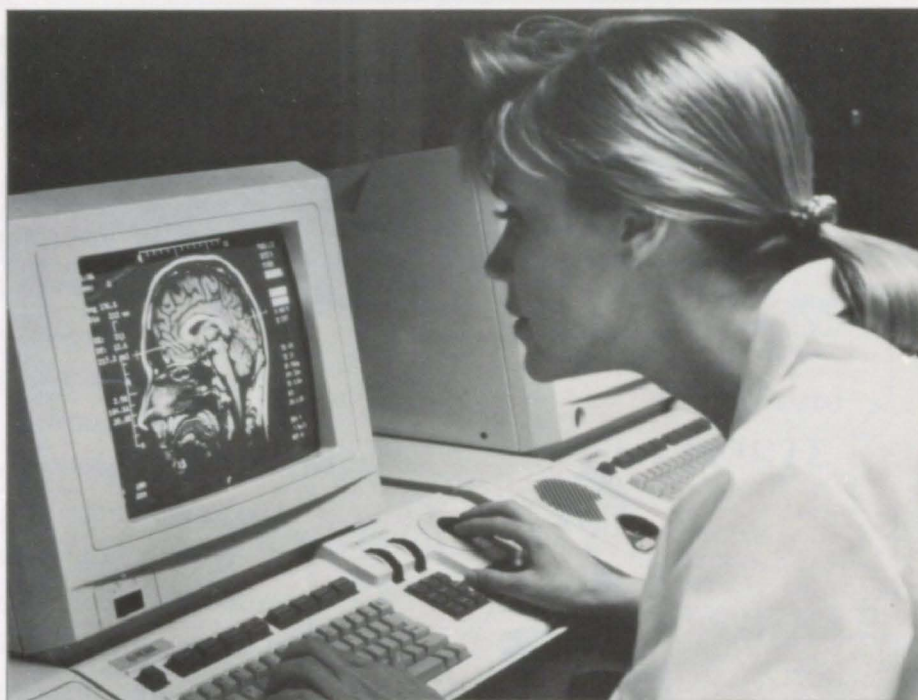


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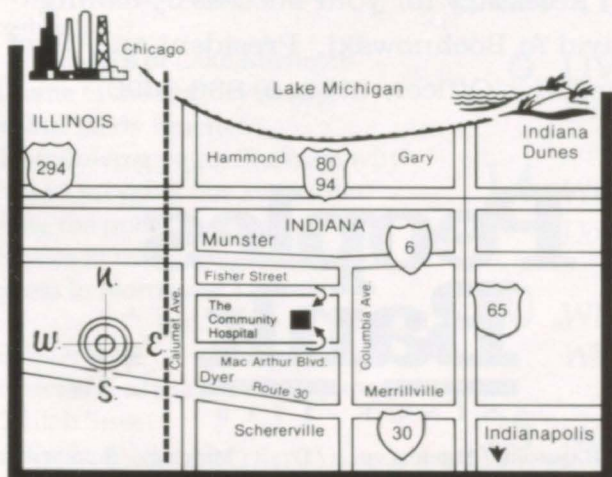
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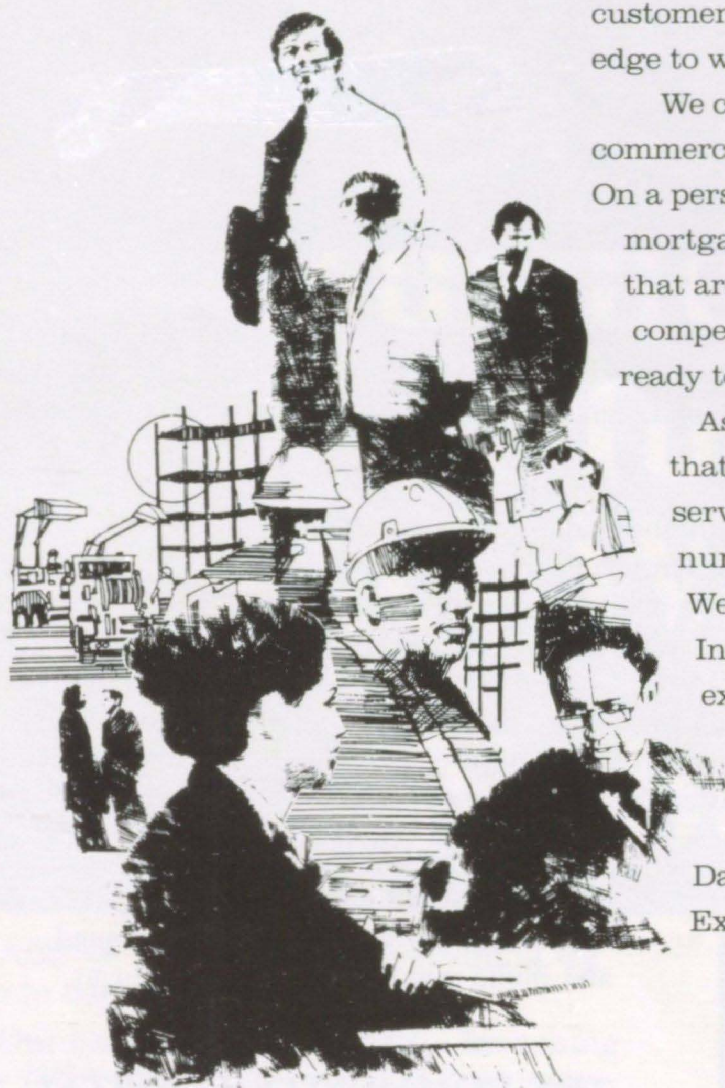
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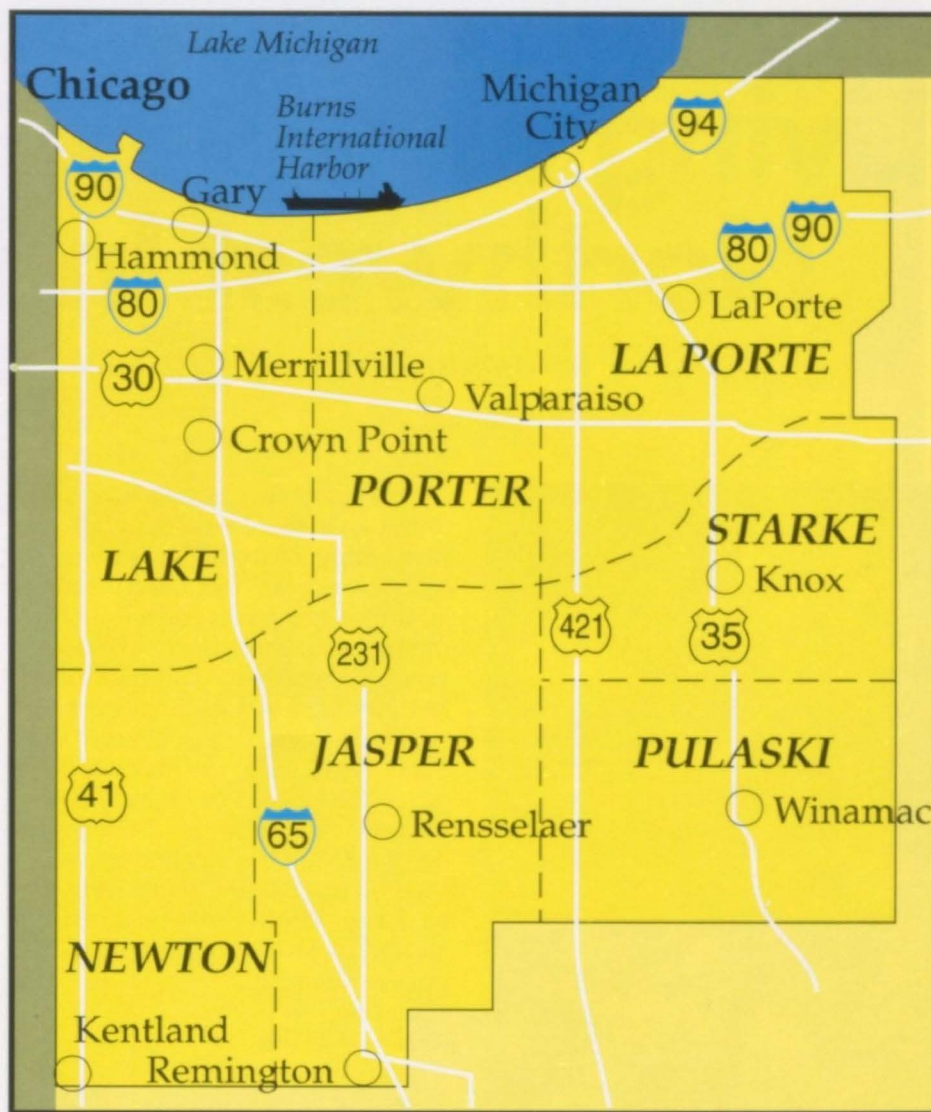
Many consider Northwest Indiana's location as its most important asset. Just 35 minutes to an hour and a half's drive from metropolitan Chicago, Northwest Indiana also is within a day's drive of 40 percent of the nation's domestic markets. The area has everything to offer from recreational and cultural activities to first-class educational and health facilities.

The dynamics of Northwest Indiana lifestyles include:

- A blend of cities and quaint rural towns
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- Some of the country's most technologically capable health-care facilities.
- Some of the most productive farmland in the nation.
- The Indiana Dunes National Lakeshore.
- The shores of Lake Michigan and some of the country's most beautiful sandy beaches.

The following pages illustrate why we are so proud of our area. After reading the publication, call us for assistance in moving your family or business to Northwest Indiana.

Chuck Oberlie
Northwest Indiana Forum
8002 Utah Street
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COVER: The Old Lighthouse in Michigan City

Living in Northwest Indiana:

by Peter L. Blum

Enjoying life on Indiana's North Coast



On every one of Vince Zampillo's days off for a year, he and his wife, Sandy, got in a car at their home on Chicago's south side and drove for an hour until they were in the middle of Northwest Indiana. Once there, they drove around looking for a place to live, a place that would be bigger and more serene than their house in the city. After a year of looking—even getting out of the car to talk to people in the neighborhoods they liked—the Zampillos settled on a neighborhood in the Porter County town of Chesterton. Now, 17 months later, their only regret is that they didn't move sooner.

"We have two young kids and I didn't want to raise them in the city," says Sandy Zampillo. "Up there you have to lock your doors, and when you let your kids outside, you only let them in your own yard. Here, we let them run anywhere they want and we rarely lock our doors. It's so much nicer here."

The Zampillos discovered what many residents of the northwest corner of the Hoosier State have known for years. In Northwest Indiana, residents have all the advantages of Chicago—from culture to entertainment to Lake Michigan—without the hassles, crowding, high crime or high prices and taxes.

RECREATION

Many people are attracted to Northwest Indiana by Lake Michigan and its miles of beaches in Lake, Porter and LaPorte counties. Indiana's North Coast provides natural beauty that is unequalled anywhere in the state. The opportunities for recreation and fun are endless.

For starters, there is the Indiana Dunes National Lakeshore, which draws visitors year-round from throughout the Midwest. The 12,000-acre national park includes West Beach for swimming and relaxing; the Chellberg Farm, where a 19th-century working farm has been recreated; and the Bailly Homestead, which features the restored homes of some of the region's first settlers. The national park comprises miles of woodland hiking trails that show-



case the natural beauty of the area.

Porter County also is the home of the Indiana Dunes State Park, which boasts a three-mile shoreline and a half-mile swimming beach. The park contains a 1,500-acre nature preserve and has naturalists on staff who lead hikes and discussion groups. More than 1.2 million visitors come to the park each year to picnic, camp, hike and cross-country ski.

Each county in the region also runs its own parks, which offer a wide variety of year-round activities to appeal to every interest. The region has more than 250 parks and 40 golf courses, and dozens of freshwater lakes and streams



Facing page: Door Prairie Barn in LaPorte Above: Indiana Dunes National Lakeshore

for fishing and canoeing. "I just love it down here," says Corya Channing, a Noblesville native who moved to Gary from Chicago a year ago. "There is a natural beauty that is nestled in between the industry. It's rare."

For boaters who prefer to spend their leisure time under full power or under sail, nearly every city on the Lake Michigan shore has both private and public marinas either in operation or on the drawing board. The newest of these is the Hammond Marina, which opened in May 1990. The marina has more than 1,100 slips and can accommodate recreational boats of any size. "We definitely consider ourselves to be a

regional facility," says Lou Timberlake, marina director. People from Indiana and out of state alike bring their boats to the facility. Along with a full range of boating services, the Hammond Marina boasts the Milwaukee Clipper, which is permanently moored in the marina and has a restaurant and bar on board.

East Chicago also has a public marina named after Mayor Robert Pastrick. It has 250 slips, as well as indoor rack storage for another 250 boats up to 28 feet long. Farther east, in Gary, plans call for the construction of a 150-acre marina with four boat-launching ramps and at least 250 boat

slips. The marina plans could lead to further recreational and residential development nearby.

In Portage, the city plans to build a marina with six launching ramps and as many as 250 slips. "We're right in the middle of the southernmost tip of the lake," says Mayor Sammie Maletta. "It's an ideal spot to dock your boat."

Michigan City, in western LaPorte County, hosted the yachting competition for the 10th Pan American Games in 1987. There are two public marinas with a total of 553 boat slips and three private marinas with a total of 151 slips.

HOUSING

Perhaps one of the best reasons to move to Northwest Indiana is the cost of housing, which is far less than it is in Chicago or in the suburbs on the Illinois side of the state line. "In the last five years, Northwest Indiana has been discovered by Illinois residents," says David A. Bochnowski, president and CEO of the People's Bank in Munster. "The Illinois housing market has priced itself right out of people's ranges, but they are still looking for larger places to live." Bochnowski calculates that buyers can get a house 50 percent larger in Indiana for only 50 percent to 75 percent of the tax bite. The Zampillo family, for example, paid about \$1,400 a year in property taxes on their Chicago home whereas in Chesterton, they pay only \$1,000 a year for a house with a lot four times the size of the one they had in Chicago.

According to the Indiana Association of Realtors, the average 1990 price of a house was \$64,000 in Lake County, \$83,000 in Porter County and \$47,900 in LaPorte County. Compare that with \$116,800 in Chicago. The Northwest Indiana average is better than Detroit, Minneapolis and the Ohio cities of Columbus and Cleveland. In Indiana, only the South Bend and Fort Wayne areas have lower averages.

New subdivisions crop up almost monthly in Dyer, Schererville and Munster in Lake County, which seem to attract the most new residents. There also is explosive growth in Merrillville, St. John and the county seat of Crown Point.

One such development is Briar Ridge in Dyer and Schererville. Briar Ridge is a golf course community that covers 900 acres and features 27 holes of golf. The development has single-family houses, townhouses and condominiums—and will house about 900 families when it is complete.

Activity along all the residential portions of Indiana's Lake Michigan shoreline is strong.

The Miller section on the east side of Gary is a small enclave of older houses near the beaches of Lake Michigan. Housing sales in this area are brisk as well. Miller is a small community with easy access to Chi-



FRANK CEJUS



Above:
"Curb appeal"
in Valparaiso
Left:
Graduation
at Purdue
University
Calumet.

cago by highway and by train.

The migration of people from Illinois into Indiana has followed a west-to-east pattern. Consequently, Lake County is more developed and thus more expensive than either Porter or LaPorte counties. But that is changing. The new communities in the southern part of Lake County are filling up and prospective residents have begun to look toward Porter County for housing.

In Porter County, the hottest residential areas are in Valparaiso in the center of the county and in Chesterton and Portage in the northern section. "In the past year, we have seen subdivisions and developments crop up all over the county," says William D. Davis, vice president in charge of residential loan production for Indiana Federal Savings and Loan Association in Valparaiso.

Dick Blastick, manager of residential sales for Coldwell Banker First American in Valparaiso, says houses in Porter County typically start at about \$60,000. A few go for as little as \$45,000. Houses in Portage sell for between \$80,000 and \$100,000. Residences in the exclusive Ogden Dunes development along Lake Michigan in western Porter County start at \$150,000. Units in two developments near Valparaiso, Chandana Point and Shorewood, sell for \$180,000 or more. Chandana is built next to the Valparaiso Country Club. "Indiana is still a good buy, even with the prices going up the way they are," says Blastick.

SCHOOLS

The schools in Northwest Indiana are also a drawing card for many people who want good education for their children without the hassles and problems of big-city school systems. Throughout the region the schools are first-rate. Especially commendable are the systems in Munster, Chesterton, Hammond, LaPorte and Valparaiso.

Leo Joint, director of education for the Valparaiso Community Schools, says the strength of his district lies in its parents and others who are committed to a high quality of education for their youngsters. Among the highlights of the school program are instruction

in five foreign languages and a number of honors courses offered at nearby Valparaiso University.

School officials in Munster say the community is responsible for the success of the schools. "This is a very committed community as a whole to education," says Thomas G. Mandon,

"There is a natural beauty that is nestled in between the industry. It's rare."

the school district's business manager. "The people of Munster value education." Students at Munster schools may attend Purdue University Calumet for honors programs, and the school system also offers advanced studies in foreign languages, math and sciences. Munster's program for gifted-and-talented students reaches children as early as the first grade.

In the arena of higher education, there also is a wide array of options in four-year and two-year programs.

For starters, the region is host to large regional campuses of both Indiana University and Purdue universities. IU's Northwest campus is in Gary, while Purdue has campuses in Hammond and Westville. The area's largest university campus is Purdue Calumet in the southern section of Hammond. Located on a 180-acre suburban site, Purdue Calumet has more than 8,000 students enrolled in a variety of programs. It grants degrees in more than 80 disciplines. Purdue also has a North Central campus in Westville in LaPorte County.

Indiana University Northwest in Gary has more than 5,000 students. Degree programs in the full range of arts and sciences and many graduate degree programs are offered on the campus.

Several smaller, but highly reputed, colleges are located in the Northwest Indiana region. Calumet College in Whiting offers 26 undergraduate majors and 27 associate degree and certificate programs. Valparaiso University in Porter County is the nation's largest Lutheran-affiliated university, with about 3,800 students. It operates the

only law school in Northwest Indiana. The university also offers a wide variety of programs in business, engineering and the fine arts. In all, it offers 70 fields of study, which lead to 23 different degrees.

In Rensselaer, St. Joseph's College draws about 1,000 students to study a

variety of liberal arts disciplines on a 140-acre campus. The college awards both four-year and two-year degrees.

More than 2,300 students seek continuing education or career enhancement at Indiana Vocational Technical College, also known as Ivy Tech, which has campuses in Gary, Hammond and Valparaiso. The Ivy Tech campus in Gary has embarked on an ambitious new program in conjunction with the region's steel mills, utilities and labor organizations to make its classes more accessible to workers.

HEALTH CARE

The health-care facilities in Northwest Indiana rival those of any major U.S. metropolitan area. It has 18 hospitals as well as a full range of clinics, professional offices and nursing facilities. Heading the list are major hospitals in Gary, Merrillville and Valparaiso.

The Methodist Hospitals have large facilities in Merrillville and Gary. A full range of comprehensive care is available at the two hospitals. The Northwest Indiana regional cancer center at Methodist conducts state-of-the-art cancer research and offers comprehensive diagnosis and treatment of the disease. Methodist also is the regional center for treatment and care of spinal injuries. Other specialties include addiction and behavioral treatment as well as maternal and child health and gerontology. There is a cardiac rehabilitation center at Methodist's Merrillville hospital.

In Dyer, the 284-bed Our Lady of Mercy Hospital is a leader in preventive medicine. It holds regular fitness

clinics and works with the local industrial community to promote preventive medicine in the workplace. It also has centers for sports medicine, headache treatment, nutrition and weight management, behavioral medicine, and back pain and spinal disorder treat-

ment. There also is discussion of a cooperative effort between Our Lady of Mercy and Saint Margaret Hospital in Hammond—a 175-bed general-and acute-care facility—with the aim of better serving both communities. The proposed venture is known as St. Mar-

garet Mercy Health Care Centers.

St. Catherine Hospital in East Chicago and St. Mary Medical Centers in Gary and Hobart work together as Lakeshore Health System to enhance the services they can offer to their communities. Among their offerings that benefit business are first-rate occupational health services, including physicals for new and existing employees as well as executives.

St. Anthony Medical Center in Crown Point is a leader in cardiac services. Surgeons there perform hundreds of major procedures a year, and cardiologists perform more than a thousand angiograms and angioplasties. Cancer treatment is another of its specialties, and the hospital's rehabilitation services help disabled patients regain some of their lost abilities.

In Munster, the 277-bed Community Hospital is growing with its community. The acute-care hospital will expand to 320 beds by the late summer, and will open an oncology center in April. It has a neonatology center, critical and immediate care, and one of Indiana's largest cardiac rehabilitation clinics, complete with a physical-fitness center.

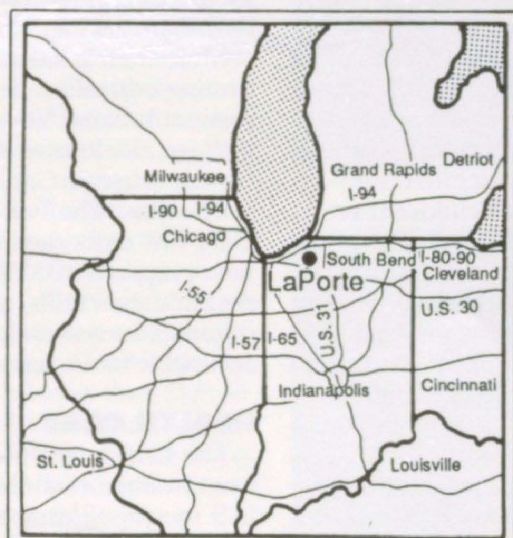
The 353-bed Porter Memorial Hospital in Valparaiso is a regional referral hospital for serious illnesses and injuries. The hospital's most outstanding facilities are its open-heart surgery suites and its neonatal intensive care unit for high-risk and low birth-weight babies.

In LaPorte County, the hospitals are LaPorte Hospital in the county seat and Memorial Hospital and St. Anthony Hospital in Michigan City. Memorial offers more than 100 beds, a full-service emergency room, a Health Resource Center and a hospital-based substance-abuse treatment center. St. Anthony Hospital is a 190-bed facility featuring the Michiana Cancer Treatment Center and a full range of health-care services.

ENTERTAINMENT

Certainly one of the advantages of living in Northwest Indiana is its proximity to Chicago and to all of the entertainment and cultural opportunities of

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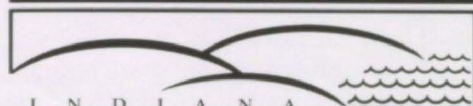
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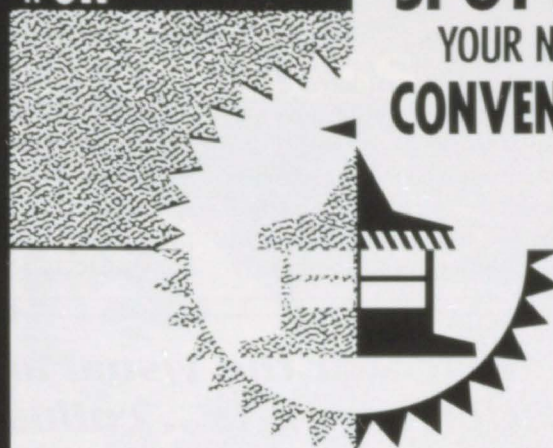
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the big city. But area residents don't have to venture that far. There are enough things to do in the region to keep anyone busy. The newest addition to the cultural scene is the Center for Visual and Performing Arts in Munster. Though it is only slightly

more than 2 years old, the center already has emerged as the cultural hub for the entire region. A theater in the center hosts summer stock performances, a children's theater series and performance series that feature chamber music as well as choral and Irish

folk music and drama. The center, in addition, has an art gallery that frequently displays the work of prominent Indiana artists. There is a full-service dining room in the center that groups often use in combination with events staged in the theater.

In Merrillville, the Star Plaza Theatre at the Radisson Star Plaza regularly books nationally known entertainment, such as Tom Jones, the Oak Ridge Boys, Jay Leno and B.B. King. The Star Plaza Theatre also is home of the Northwest Indiana Symphony.

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SHOPPING

Northwest Indiana has fine retail stores that often give Chicago establishments a run for their money. The Southlake Mall, the Century Consumer Mall, the new Merrillville Plaza and the Merrillville Crossing, which is opening in stages, make Merrillville in central Lake County the retail hub for the entire region. Retailers such as Sears, J.C. Penney and L.S. Ayres join hundreds of other merchants with stores in the area. All of these shopping centers are within minutes of the junction of Interstate 65 and U.S. 30, which makes them accessible for shoppers from as far away as Michigan City and the southern suburbs of Chicago. Illinois residents particularly are drawn to shops in Indiana because of the state's 5 percent sales tax compared with the 7 percent tax in Cook County, Ill., and the 8 percent tax in the city of Chicago.

Another shopping mecca is the Lighthouse Place outlet mall in Michigan City, offering 90 manufacturer's outlet stores that sell goods at prices 30 percent to 70 percent lower than everyday retail. The mall has become an integral part of Michigan City's burgeoning tourist trade, to which the marinas and nearby Indiana Dunes National Lakeshore have contributed as well.

With all these attributes, it's easy to see why families such as the Zampillos have chosen to live in Northwest Indiana. Concludes Chuck Oberlie, president of the Northwest Indiana Forum, "Once people see what we have to offer around here, it's not such a hard sell at all, really." ■

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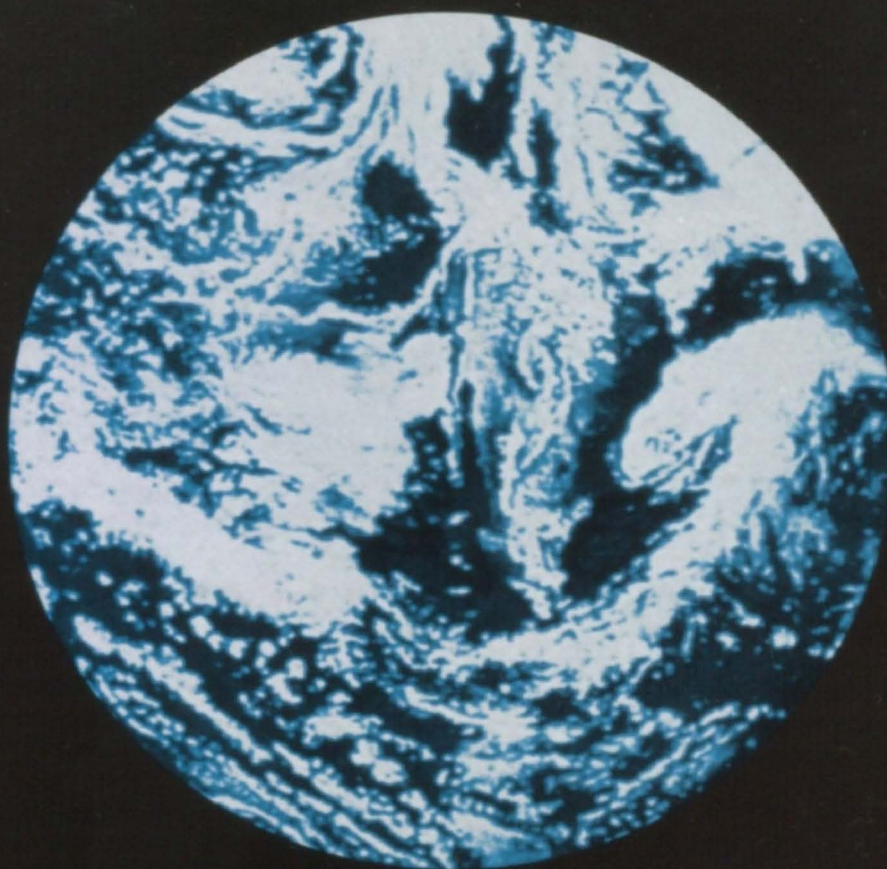
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Working in Northwest Indiana:

by Peter L. Blum

Doing business on Indiana's North Coast

For decades since the steel industry first established its beachhead on the edge of Lake Michigan, the economic fortunes of Indiana's North Coast have been linked to the giant mills that loom over the Indiana shores.

The steel industry's presence in Lake and Porter counties is an impressive one, both physically and financially. Five mills owned by LTV Corp., Inland Steel Co., USX Corp., National Steel Co. and Bethlehem Steel Corp. virtually line the shore of Lake Michigan between Portage and East Chicago. Together, the five industrial complexes make

more than a fifth of the steel produced in the United States. No region in the country can boast such a share of the industry. The mills employ more than 35,000 workers, according to recent statistics.

All the steel companies have made huge investments to upgrade their Indiana facilities, and they plan to continue that trend. 1991, for example, saw the completion of \$260 million worth of expansion and improvement

at the USX mill, known as USS Gary Works. In all, in the past five years the area's mills have invested \$5 billion in modernization projects.

Charles Oberlie, president of the

southern edge of Lake Michigan. The remaining four counties—Jasper, Newton, Pulaski and Starke—are rural areas with much smaller population bases than their three neighbors to

the north. Nonetheless, they support a diverse industrial base in addition to the agricultural-services industry.

Oberlie's business bible—indeed the bible for the entire recruitment effort in the region—is a study on target marketing completed in 1991 by the consulting firm PHH Fantus, which is the nation's leading company in the field of corporate location strategic planning. Fantus

examined the region and its entire demographic and economic picture and selected 10 manufacturing industries suited for the region. Oberlie and the forum whittled the list down to five realistic targets and hit the road on an intense recruiting trip. Selected for emphasis were food processing, automotive parts and accessories, fabricated metals, control instruments and plastics industries.

"Northwest Indiana is an excellent



Burns International Harbor

Northwest Indiana Forum, predicts that in the next year, however, the region's highly respected health-care industry will overtake steel in employment.

Oberlie works out of a small office tucked into an out-of-the-way side street in Merrillville. From there, he directs the effort to expand and diversify the economy for a seven-county area. Most of the growth is centered in the three northernmost counties—Lake, Porter and LaPorte—along the



No. 1 in steel: Casters at Bethlehem Steel, above, and controls at U.S. Steel Gary Works, below

area for businesses," says Bob Buhle, vice president of Centier Bank in Whiting. "We've got tremendous transportation facilities that businesses need."

"You couldn't find a better location in the Midwest," agrees Terri Petras of the forum staff. "In terms of accessibility to markets, Northwest Indiana is prime. It is within 500 miles of 40 percent of the U.S. consumer market and that's as simple as an overnight truck trip for most products." Northwest Indiana is crisscrossed by interstate highways that run coast-to-coast and from north to south. There also is extensive rail and air service and shipping through the Port of Indiana at Burns Harbor in Porter County.

And, perhaps most important, a new airport to serve the Chicago area will be built in or near Northwest Indiana. The building and operation of the airport will bring thousands of jobs to Northwest Indiana wherever it is lo-

cated and the business development opportunities are almost endless.

Oberlie says the ideal mix of incoming businesses would include many smaller businesses and perhaps a few large ones.

Two recent arrivals in the region provide prime examples of the good fit Northwest Indiana can provide.

William J. Peters is CEO of Tinplate Partners, a firm that buys rolls of steel from the Northwest Indiana mills and cuts them into sheets for the packaging and paint industries. Tinplate Partners leased space in a vacant transmission plant in Gary and invested \$10 million in equipment and training for 40 employees. The company processed 35,000 tons of steel

in its first year of operation.

"For us the closer to the steel mills the better off we are and the five mills in the area are all within a stone's throw of our plant," says Peters. "We

also looked at Ohio and Illinois as alternatives but between the tax abatements and proximity to the mills, they didn't hold a candle to Gary." Tinplate Partners got low-interest loans through the Lake County Economic Development Commission, enterprise-

zone status from the state and a loan guarantee from the U.S. Small Business Administration.

The steel service center business that Peters runs is ideally suited to the Northwest Indiana area. The area pro-



vides the raw materials close at hand that Tinplate Partners needs as well as an extensive transportation network that allows the company to ship its product from coast to coast in the United States as well as to such far-away locales as the Far East and the Caribbean. Peters already has plans to expand his plant in Gary and add second and third processing lines.

Robert T. Bourg knew he had to expand his plastics firm because the equipment he was using was antiquated and the building housing it was in bad shape. Bourg says Bennett Industries looked throughout the Chicago area, going as far north as Wisconsin and also exploring the suburbs that ring the city before choosing the Montdale industrial park on U.S. 30 east of Valparaiso. The company will make shipping containers at the facility when it opens in March. "We needed to be close to our market in Chicago," Bourg says. "The composite of the rural setting and the cooperation that we got from the local government there made the selection a natural one."

Oberlie and others in Northwest Indiana say the growth in the area will come mostly from companies that relocate to the area rather than new businesses. Many hope the real growth comes in the form of migration from Chicago and its Illinois suburbs. "There's already been an almost imperceptible shift in the center of industry to the east from Chicago," says James Hartung, director of the Port of Indiana at Burns International Harbor. "Chicago isn't the broad shoulders or the stacker of wheat or the butcher to the world that it used to be. That's becoming Northwest Indiana."

"I think companies there have grown tired of the politics of the city and the high tax base and they are starting to look at coming here," affirms Bruce L. Dahltorp, chairman of Gainer Bank in Merrillville.

But why pick up stakes and move an operation into Northwest Indiana? There are more advantages than just proximity to Chicago and a wide range of transportation options.

The tax structure in Northwest Indiana, for example, is one of the most

advantageous in the nation. Indiana's worker's compensation taxes are the third-lowest in the United States. Compare Indiana's 5.4 percent rate with 6.4 percent in Illinois, 7.3 percent in Ohio, 9 percent in Michigan and Kentucky and 10 percent in Tennessee. Property taxes are far lower in Northwest Indiana than in Chicago or in its suburbs.

Large enterprise zones that offer a wide variety of tax abatements have been set up in Hammond, East Chicago, Michigan City and Gary. The presence of the huge Burns International Harbor facility in western Porter County also allows for foreign trade zone designations throughout the area. The designation can give businesses tax breaks and incentives. In the last year, about 2 million tons of cargo passed through the port.

The various city and county governments in Northwest Indiana have been aggressive in recruiting businesses and doing what they can to ease the costs of relocating. Most local governments readily offer packages of tax abatements and loan assistance to help industries interested in moving to the



area. The cost of constructing new buildings is lower in Indiana than in Illinois, Michigan and Ohio.

"We have the best facilities at the most reasonable cost. We think it's quite a bargain to locate a business around here," says Maxine Young, president of the Gary Chamber of Com-

Top:
St. Anthony Medical Center in Crown Point—The region's health-care industry could soon employ more than steel.

Above:
Southlake Mall in Merrillville, the region's retail hub

ELLEN SKYE

merce. "When it gets too hard for businesses to operate in the high-rent district, we offer an alternative."

Another of the region's strengths is its large and diverse work force. "This is a work force that is conditioned to work around-the-clock in three shifts rather than only during the daylight hours like in many parts of the South," says Young.

An examination of the work force over the last 10 years provides a glimpse at the direction the economy in Northwest Indiana is heading. In 1980, 43 percent of the labor force was involved in manufacturing and 57 percent in the service industries. By 1990, the mix had shifted to 29 percent in manufacturing and 71 percent in service. The shift is due in part to steel-mill modernization.

"This influx of people from Illinois is creating a service industry here," explains Gainer Bank's Dahltorp.

The U.S. Labor Department reports that these seven-county work force numbers about 345,900 workers. The labor force in Northwest Indiana has a high skill level that makes the workers ideal targets for incoming businesses. Marilyn Dartz, executive director of the Hobart Industrial Economic Development Corp., says she sells prospective businesses by pointing out that the skills learned in the steel mills or steel-related industries transfer well into other types of manufacturing.

The region is served by a number of local agencies that train individuals for companies, including Kankakee Valley Workforce Development Services and Lakeshore Employment and Training Partnership. A coalition of businesses has joined forces with the Gary campus of Indiana Vocational Technical School to facilitate employee training as well. The coalition includes Gainer Bank, five steel companies, Northern Indiana Public Service Co., the Northwest Indiana Forum and a variety of employment- and labor-related groups. Through the group's efforts, the Ivy Tech campus has made its schedule more flexible to accommodate worker retraining.

Nearly 800,000 people live in seven-county Northwest Indiana. Because the population is concentrated in the

northern sections of Lake, Porter and LaPorte counties, there are vast spaces available for industrial and commercial development. The relatively low cost of buying and building in Northwest Indiana coupled with lower property taxes are other reasons why the

The development of Northwest Indiana as an economic center has followed a pattern of west to east. The first companies that came in settled in places such as Hammond, Highland and Munster. Now firms are beginning to look at Hobart and Valparaiso.

You couldn't find a better location in the Midwest. In terms of accessibility to markets, Northwest Indiana is prime. It is within 500 miles of 40 percent of the U.S. consumer market.

region is attractive to businesses looking to expand or relocate.

The Northwest Indiana Forum reports there are more than 50 industrial sites and parks available for development and 12 million square feet of space in stand-alone and multitenant buildings.

The largest category of available space is commercial and office space. Lease prices for the area's industrial space range from \$1.75 per foot for large spaces with more than 100,000 square feet up to \$3.75 for smaller spaces, according to the Northwest Indiana Forum.

For industrial space, there are a wide variety of options available to companies who want to move into the area. Hammond, East Chicago, Gary and Michigan City, for example, offer vacant industrial sites. Some of the buildings are quite large and can be subdivided.

Meanwhile, new industrial parks seem to grow weekly in the area. Land is plentiful, and cheap. Full-service industrial-park land in the area is available starting as low as \$10,000 an acre. Lower property taxes than those in neighboring Illinois make the investment even more worthwhile.

In Porter County, the picture on industrial land is bright as well. Due to low vacancy rates, prospects are encouraged to build. That's a good idea in Porter County, where vacant industrial land goes for \$10,000 to \$30,000 an acre and where building costs range from \$25 to \$35 a square foot.

Prices for land and building space tend to drop as one moves to the east. Development experts predict that the eastern push will last another 10 years. "Portions of western Lake County have already been discovered. We hope that we are in the path for that same development," says Dartz of the Hobart Industrial Economic Development Corp.

Joining the efforts of Dartz and the other local economic development officials in the area is the Northern Indiana Public Service Co., which provides gas and electric service to the entire region. "We have wanted to take a more proactive approach in our destiny and in the destiny of our communities," says Randall C. Jacobs, director of economic development. "It's good business for us but it's also good for the communities if we have more customers who can provide jobs for the people who live there."

The utility is ready with a wide range of incentives of its own. There are, for example, economic development rates and special discounts for customers who shift some of their heaviest use to off-peak hours. NIPSCO also has energy incentive plans and financial assistance for selected companies. NIPSCO's overall capacity is more than 3 million kilowatts of electricity. The utility has 33 billion cubic feet of storage space and is Indiana's largest distributor of natural gas.

NIPSCO's rates are competitive with other utilities in the region and boast an added advantage, according to

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Jacobs. All utilities and major industries will face stricter federal clean-air standards in the next four years. For most, that will mean construction of new equipment and higher rates to pay for it. But NIPSCO already has done its construction so there won't be higher rates when the new regulations

Large enterprise zones that offer a wide variety of tax abatements have been set up in Hammond, East Chicago, Michigan City and Gary.

take effect. "Most of them will see their rates climb 30 to 40 percent, but not ours," Jacobssays. "Our rates are trending down."

With Lake Michigan right next door, water availability isn't a concern for businesses looking to locate facilities in Northwest Indiana. The Northwest Indiana Forum reports that most of the water utilities in the region are operating at only 50 percent of capacity so they can accommodate any economic development that might come their way.

Another segment of the region's business community that actively courts new industrial development is the banking industry. While the banks in other parts of the country have soured and retracted, they remain strong in Northwest Indiana. Dahltorp of Gainer Bank in Merrillville believes there are several reasons. "Our economy has been buoyant in the last several years," he says. "And if the banks are managed well, they tend to do well when the economy is doing well." Contributing to that is the family management of almost every bank in the area. "When you have family in the office every day, it forces you to be a better manager."

Indiana's fiscally conservative banks tend to do business close to home and avoid business that is too risky, says Bob Tonkovich, CFO and senior vice

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president of Mercantile National Bank in Hammond. "We get our funds here and we spend them back into the community here."

Most of the banks in Northwest Indiana are distinguished by their conservative lending postures as well. But the conservative nature has not closed off lending as it has at many larger banks. "We've never been greedy as far as earnings go," Dahltorp says. "We want to make money, obviously, but we don't need to be the most profitable bank in the United States. We don't want to be that."

The banks are prepared to help companies doing business in Northwest Indiana. "There are a number of special programs that are available through financial institutions to help, such as loans from the Small Business Administration and Indiana Statewide Certified Development Corp. There also are state-sponsored loans that provide special types of funding for businesses," says Buhle of Centier Bank. "It's our goal to help our communities and this is one way we can do that."

Dahltorp says the banks in the region have excelled because they get themselves involved in their communities through service groups and volunteer activities and by paying attention to what is going on around them. "When you are involved and you know what's going on you can be there to offer your services when someone new comes into the picture."

Northwest Indiana offers a gold mine of opportunity for new businesses looking to get started and for existing businesses looking to relocate or expand. The region is close to Chicago and within a day's drive of almost half the consumers in the United States. It is served by an extensive array of transportation options. And there's a willing and able labor pool that is ready to go to work.

"The impetus for development so far has been residents and businesses from Illinois," observes Dartz of the Hobart Industrial Economic Development Corp. "They've decided it's just cheaper and better to live in Indiana."

"When people hear what is here," says Oberlie, "they are impressed." ■

Why Northwest Indiana?

by Mark Skertic

If Indiana's farmland is the state's soul, then Northwest Indiana might be considered the state's muscle.

The area has become the steel capital of the country. The pride, sweat and dollars that pour into those mills and factories operating in East Chicago, Gary, Portage and other cities at the heart of this industrial area have attracted many other businesses like a magnet attracts steel.

The Northwest Indiana Forum Inc. helps bring companies to this corner of the state. "Companies are referred, and we also do recruitment, retention and expansion projects," says Terri Petras, the organization's marketing director. The forum works in Lake, Porter, LaPorte, Starke, Newton, Jasper and Pulaski counties. "When a company comes to us and says they want to locate somewhere here, we can bring together the whole package. We can bring in utilities, banks to put together financing, the city to talk about tax abatements. We can draw it all together for them."

What follows is a look at some of those businesses that have chosen to make their home in Northwest Indiana.

NATIONAL TUBE SUPPLY CO.

"From a geographical point of view, this location made sense," says Gordon Hendry, president National Tube Supply Co. of Hammond. "Our customer base is the Midwest, and it made sense to locate in Chicagoland."

Ready access to transportation at the Hammond site helped National Tube, a distributor, pick Indiana over Illinois for the location of its operations, Hendry says.

"We envision expanding very rapidly. The transport and trucking companies have made this location advantageous."

JOHN BOWMAN PHOTOGRAPHY

While many of the companies listed here are related to the traditional heavy industry associated with this area, John Bowman Photography in Munster is an example of the service industries



The right image: Photographer John Bowman found the city of Munster ready to deal.

drawn to the Indiana side of what is known locally as Chicagoland.

"Cook County wasn't willing to work with us, and we were having to sacrifice square footage in the building to pay the taxes," says John Bowman, owner of the company. In Illinois, the company was classified as a manufacturer, a designation that carried with it a larger tax burden.

When the company looked for a new home, the city of Munster, located in Lake County, was able to put together an attractive deal.

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Bowmans says. "We couldn't have done what we're doing without the town's help."

A half-million dollars has been invested in the company, which reopened in the West Central Business Park in December 1990. The workforce has doubled, to 14, and serves about 300 clients, among them some of the country's largest furniture manufacturers.

"Image is very important, and they wanted to make sure everything was right," he says. "They'll correct you if you call this an industrial park—it's a business park. It's important."

INDIANA PICKLING AND PROCESSING CO.

In many, if not most, parts of Indiana, pickling is something that's done to a barrel full of cucumbers. In the Calumet Region, it refers to steel production.

"It's cleaning the hot-rolled steel coils," explains Ray Bello, the company's general manager. "We take off the iron oxide." These surface oxides are removed via a series of baths in hydrochloric acid, a substance that burns the acid off.

"This site was perfect for our needs," Bello says of the Port of Indiana location at Burns Harbor. "We're near the mills, we have a way to move the product—rail—and the water is available."

There was another factor. "The workforce is a good, experienced workforce."

BENNETT INDUSTRIES

Company president Robert Bourg explains that he liked what he saw in Valparaiso.

The city won out over locations considered in Wisconsin and Illinois for the place where the company would move its plastic-bucket manufacturing facilities.

"The Valparaiso site was very desirable. There are good transportation links to our good Chicago markets," Bourg says. "And we've been able to work with the utilities."

The company was able to work out a program with Northern Indiana Public Service Co. that reduced utility rates,

and the state and local government provided economic incentives. Bennett will benefit from a \$91,000 Indiana Department of Commerce Industrial Development Infrastructure Program grant made to the city.

Bennett is investing about \$7 million in land, a building and equipment. The 106,000-square-foot facility is being constructed on 10.5 acres in Valparaiso's Montdale Industrial Park. It is expected to open in March and will employ about 80 workers.

COMBINED PLANT SERVICES

This company chose a five-acre site at the Southport Business Park in Portage for a new corporate office and operations headquarters last year.

"We were consolidating our offices and this was the best location for access to the freeways," says Adam Wolk, vice president for operations of this industrial cleaning company, formerly based in Chicago.

The company, which employs about 250, does industrial cleanups, including vacuuming, water blasting, sewer, tank and concrete cleaning. Customers include steel, grain, chemical, automotive and food companies as well as utilities such as NIPSCO and Commonwealth Edison Co.

The Northwest Indiana Forum, the city of Portage and Bethlehem Steel Corp. worked to bring Combined Plant Services to Indiana. The available work force was a factor that entered into the decision.

"It seems to be a little stronger in this area, the people seem to be a little harder working," he says. "We anticipate being here a long time and growing in the area. We need the workers to be able to do that."

ROSE ACRE FARMS

"For us it's all logistics, access to our Chicago markets," says Greg Hinton, marketing director of Seymour-based Rose Acre Farms.

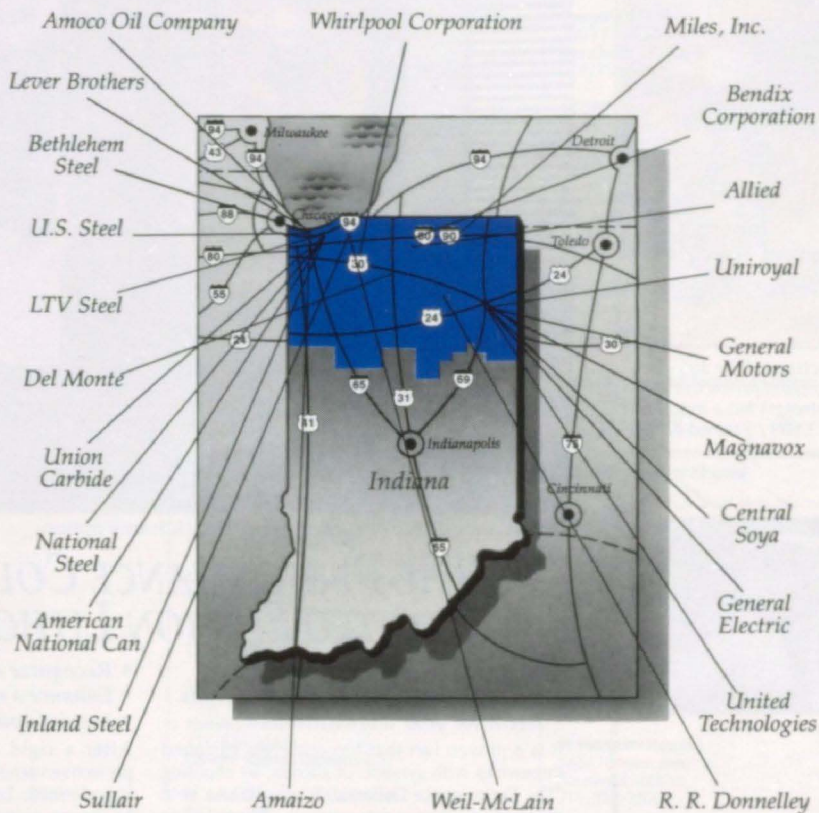
The company, one of the country's largest egg producers, entered the northwest corner of the state with a facility in Newton County almost seven years ago. Since that time operations have branched out to Pulaski, White and Jasper counties. In the four coun-

ties the company employs about 250 people. Jasper County was recently tapped for construction of a new egg-drying facility.

"Basically, this is taking the egg and putting it in powdered form," he explains. "It's a new area for us, going

into egg products. We've always had it in the shell. Now we're taking it out."

"This is a multi million dollar investment in Jasper County," Hinton says. "Products from that facility will go to Chicago and they'll go coast-to-coast." ■



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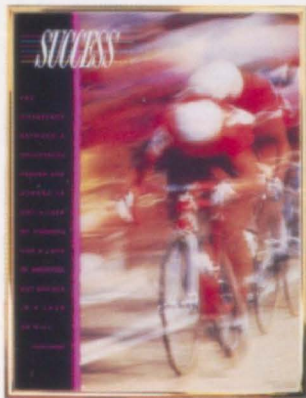
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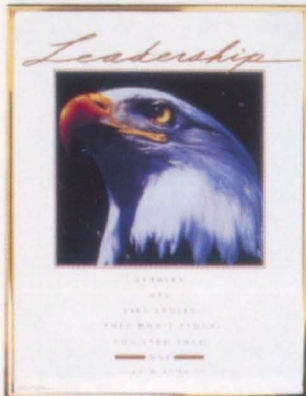
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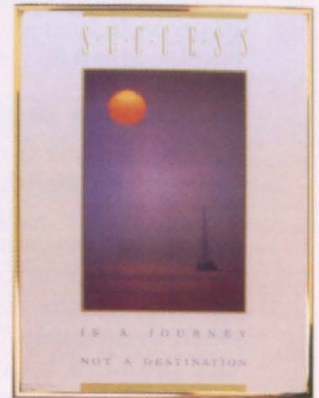
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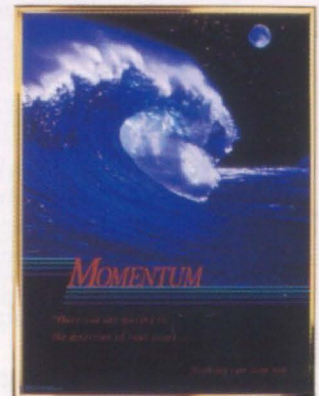
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Hammond, 46320
219/853-6301

City of Hobart
414 Main St.
Hobart, 46342
219/942-6112

City of Lake Station
3705 Fairview
Lake Station, 46405
219/962-2081

City of Whiting
1443 119th St.
Whiting, 46394
219/659-7700

CHAMBERS/ECONOMIC DEVELOPMENT

Northwest Indiana Forum
8002 Utah St.
Merrillville, 46410
219/947-1524
Contact: Chuck Oberlie

Lake County Economic Development Authority
8149 Kennedy Ave.
Highland, 46322
219/923-1060
Contact: Janet Cypra

Lake County Convention and Visitors Bureau
5800 Broadway
Merrillville, 46410
219/980-1617

Cedar Lake Chamber of Commerce
P.O. Box 101
Cedar Lake, 46303
219/374-6157

Crown Point Chamber of Commerce
P.O. Box 343
Crown Point, 46307
219/663-1800
Contact: John Cain

Dyer Chamber of Commerce
P.O. Box 84
Dyer, 46311
219/865-1045
Contact: John Stewart

East Chicago Chamber of Commerce
P.O. Box 524
East Chicago, 46312
219/398-1600
Contact: Arthur Pena

East Chicago Economic Development Foundation
2001 E. Columbus Dr.
East Chicago, 46312
219/399-7037

Gary Chamber of Commerce
504 Broadway
Suite 324
Gary, 46402
219/885-7407
Contact: Maxine Young

Griffith Chamber of Commerce
P.O. Box 204
Griffith, 46319
219/924-2155
Contact: Priscilla Katcamp

Hammond Chamber of Commerce
5246 Hohman Ave.
Hammond, 46320
219/931-1000
Contact: Dennis Terry

Highland Chamber of Commerce
8536 Kennedy Ave.
Highland, 46322
219/923-3666
Contact: Chris Hubbard

**Hobart Chamber of Commerce/
Hobart Industrial Economic Development Corp.**
18 East Ridge Road
Hobart, 46342
219/942-5774

Lake Station Chamber of Commerce
P.O. Box 5191
Lake Station, 46405
219/962-1196
Contact: Beverly Traoumliaris

Lowell Chamber of Commerce
P.O. Box 303
Lowell, 46356
219/696-0231
Contact: Patricia Dunning

Merrillville Chamber of Commerce
52 W. 80th Place
Merrillville, 46410
219/769-8180
Contact: John Janik

Munster Chamber of Commerce
1040 Ridge Road
Munster, 46321
219/836-5549
Contact: Rhonda Damjanovich

St. John Chamber of Commerce
P.O. Box 49
St. John, 46373
219/365-3838
Contact: Georgene Resney

Schererville Chamber of Commerce
13 W. Lincoln Highway
Schererville, 46375
219/322-5412
Contact: Cynthia Leighty

Whiting Chamber of Commerce
1345 1/2 119th St.
Whiting, 46394
219/659-0292
Contact: Michelle Korem

EDUCATION

Aristotle College
5255 Hohman Ave.
Hammond, 46320
219/931-1917

Calumet College
2400 New York Ave.
Whiting, 46394
219/473-7770

Commonwealth Business College
4200 West Lincoln Highway
Merrillville, 46410
219/769-3321

Davenport College
8200 Georgia St.
Merrillville, 46410
219/769-5556

Indiana University Northwest
3400 Broadway
Gary, 46402
219/980-6500

Indiana Vocational Technical College
1440 E. 35th Ave.
Gary, 46402
219/981-1111

Purdue University Calumet
Hammond, 46323
219/989-2400

Sawyer College
6040 Hohman Ave.
Hammond, 46320
219/931-0436

Sawyer College
3803 E. Lincoln Highway
Merrillville, 46410
219/736-0436

HOSPITALS

Charter Hospital of Northwest Indiana
Hobart, 46342
800/722-4555

Community Hospital
901 MacArthur Blvd.
Munster, 46321
219/836-1600

Methodist Hospital Northlake Campus
600 Grant St.
Gary, 46401
219/886-4000

Methodist Hospital Southlake Campus
8701 Broadway
Merrillville, 46410
219/738-5500

Our Lady of Mercy Hospital
U.S. 30
Dyer, 46311
219/762-0461

St. Anthony Medical Center
Main and Franciscan Road
Crown Point, 46307
219/738-2100

St. Catherine Hospital
4321 Fir Street
East Chicago, 46312
219/392-1700

St. Margaret Hospital
5454 Hohman Ave.
Hammond, 46320
219/932-2300

St. Mary Medical Center
1500 S. Lake Park Ave.
Hobart, 46342
219/942-0551
540 Tyler St.
Gary, 46401
219/882-9411

SouthLake Center for Mental Health
1348 S. Lake Park Ave.
Hobart, 46342
219/942-4040

BANKS

American Savings
8230 Hohman Ave.
Munster, 46321
219/836-5870

Bank of Highland
2611 Highway Ave.
Highland, 46322
219/838-9500

Bank One Merrillville
P.O. Box 8030
Merrillville, 46410
219/738-6000

Calumet National Bank
5231 Hohman Ave.
Hammond, 46320
219/932-6900

Centier Bank
1500 119th St.
Whiting, 46394
800/477-4779

First Federal Savings Bank of Indiana
8400 Louisiana St.
Gary, 46402
219/736-2644

First National Bank of East Chicago
720 W. Chicago Ave.
East Chicago, 46312
219/397-1000

Gainer Bank
8585 Broadway
Merrillville, 46410-7095
219/738-4000

The Mercantile National Bank of Indiana
5243 Hohman Ave.
Hammond, 46320
219/932-8220

Peoples Bank
9204 Columbia Ave.
Munster, 46321
219/836-9690

TRANSPORTATION
Northern Indiana Commuter Transportation
District (South Shore passenger service)
33 E. U.S. 12
Chesterton, 46304
219/926-5744

Gary Regional Airport
Gary, 46402
219/949-9722

Griffith Airport
1705 E. Main St.
Griffith, 46319
219/924-0207

Hobart Sky Ranch
Hobart
219/962-3020

UTILITIES
GTE
P.O. Box 70
Portage, 46383
219/763-8211

Indiana Bell
219/556-3560 (residence)
219/556-3200 (business)

Jasper County REMC
P.O. Box 129
Rensselaer, 47978
219/866-4601

Kankakee Valley REMC
800/552-2622

Northern Indiana Public Service Co.
1313 167th St.
Hammond, 46320
219/853-5200

Northwestern Indiana Telephone
205 N. Washington St.
Hebron, 46431
219/996-2981

LAPORTE COUNTY

CITY AND COUNTY GOVERNMENT
LaPorte County Courthouse
LaPorte, 46350
219/326-6808

LaPorte City Hall
801 Michigan Ave.
LaPorte, 46350
219/362-8220

Michigan City City Hall
100 E. Michigan Blvd.
Michigan City, 46360
219/873-1400

CHAMBERS/ECONOMIC DEVELOPMENT
Greater LaPorte Chamber of Commerce/LaPorte
Economic Advancement Foundation
P.O. Box 486
LaPorte, 46350
219/362-3178
Contact: Charlie Sparks

LaPorte County Convention & Visitors Bureau
1503 S. Meer Road
Michigan City, 46360
800/634-2650

Michigan City Area Chamber of Commerce
200 E. Michigan Blvd.
Michigan City, 46360
219/874-6221
Contact: Brad Allamong

Wanatah Chamber of Commerce
P.O. Box 357
Wanatah, 46390
219/733-2527 or 219/733-2278
Contact: Rosalie Mack

Westville Chamber of Commerce
Indiana 2
Westville, 46391
219/785-4203
Contact: Andrew Carson

EDUCATION
Commonwealth Business College Inc.
8995 N. Indiana 39
LaPorte, 46350
219/362-3643

Purdue University North Central
1401 S. U.S. 421
Westville, 46391
219/785-5000

AK Smith Career Center
817 Lafayette St.
Michigan City, 46360
219/873-2120

HOSPITALS
Kingwood Hospital
3714 S. Franklin St.
Michigan City, 46360
219/872-0531

LaPorte Hospital
1007 Lincolnway
LaPorte, 46350
219/326-1234

Memorial Hospital
5th and Pine Sts.
Michigan City, 46360
219/879-0202

St. Anthony Hospital
301 W. Homer St.
Michigan City, 46360
219/879-8511

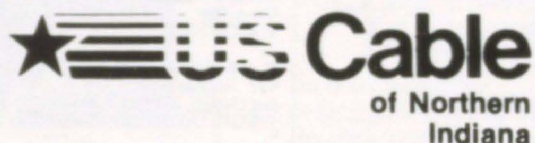
BANKS
Community Bank
Fourth and Pine Sts.
Michigan City, 46360
219/873-2800

First Citizens Bank
515 Franklin St.
Michigan City, 46360
219/879-0211

First of America Bank LaPorte
800 Lincolnway
LaPorte, 46350
219/362-6171

LaPorte Bank & Trust
601 Jackson
LaPorte, 46350
219/362-0404

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Michigan City, 46360
219/722-0121

Northern Indiana Commuter Transportation District (South Shore passenger service)
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Chesterton, 46304
219/926-5744

UTILITIES

GTE
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219/763-8211

Indiana Bell
3302 W. Schultz Road
LaPorte, 46350
219/326-1756

Indiana & Michigan Electric Co.
220 W. Colfax Ave.
South Bend, 46626
800/553-2330

Kankakee Valley REMC
14 S. Main St.
Wanatah, 46390
800/552-2622

Northern Indiana Public Service Co.
1313 167th St.
Hammond, 46320
219/853-5200

NEWTON COUNTY

COUNTY GOVERNMENT
Newton County Courthouse
1 Courthouse Square
Kentland, 47951
219/474-6081

CHAMBERS/ECONOMIC DEVELOPMENT
North Newton Chamber of Commerce
P.O. Box 197
Roselawn, 46372
219/345-2525
Contact: John Margin

Kentland Chamber of Commerce
111 N. 4th St.
Kentland, 47951
219/474-5155
Contact: Chuck Lehman

TRANSPORTATION
Kentland Airport
U.S. 41 S.
Kentland, 47951
219/474-6996

Lake Village Airport
219/992-2729
219/992-3100

BANKS
Community State Bank
224 W. Main St.
Brook, 47922
219/275-2441

Kentland Bank
111 N. 4th St.
Kentland, 47951
219/474-5155

UTILITIES
Indiana Bell
219/556-3560 (residence)
219/556-3200 (business)

Newton County REMC
207 E. Gross St.
Kentland, 47951
219/474-6224

Northern Indiana Public Service Co.
1313 167th St.
Hammond, 46320
219/853-5200

United Telephone Co. of Indiana
213 W. LaPorte
Plymouth, 46563
800/821-2633

PORTER COUNTY

CITY AND COUNTY GOVERNMENT
Porter County Courthouse
Valparaiso, 46383
219/465-3400

Portage City Hall
6070 Central Ave.
Portage, 46368
219/762-5425
Contact: Mayor Sam Maletta

Valparaiso City Hall
166 Lincolnway
Valparaiso, 46383
219/462-1161

CHAMBERS/ECONOMIC DEVELOPMENT
Porter County Tourism Bureau
528 Indian Oak Mall
Chesterton, 46304
219/926-2255

Duneland Chamber of Commerce
107 Main St.
Chesterton, 46304
219/926-5513
Contact: Ross Amundson

Kouts Chamber of Commerce
P.O. Box 129
Kouts, 46347
219/766-2626
Contact: John Schoon

Kouts Industrial and Commercial Foundation
P.O. Box 527
Kouts, 46347
219/766-2626
Contact: Pamela Parker

Portage Chamber of Commerce
P.O. Box 98
Portage, 46368
219/762-3300
Contact: Sylvia Catherman

Valparaiso Chamber of Commerce
P.O. Box 330
Valparaiso, 46383
219/462-1105
Contact: John Schnurlein

Valparaiso Economic Development Corp.
166 Lincolnway
Valparaiso, 46383
219/462-1161

EDUCATION
Indiana Vocational Technical College
2401 Valley Drive
Valparaiso, 46383
219/464-8514

Porter County Career Center
507 Campbell St.
Valparaiso, 46383
219/464-2415

Valparaiso Technical Institute
1 Center
Valparaiso, 46383
219/462-2191

Valparaiso University
Valparaiso, 46383
219/464-5000

HOSPITALS
Porter Memorial Hospital
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Valparaiso, 46383
219/465-4600

Vale Park Psychiatric Hospital
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219/926-5744

Burns International Harbor
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Portage, 46368
219/787-8636

BANKS

Chesterton State Bank
109 Broadway
Chesterton, 46304
219/926-7557

First National Bank
14 Indiana Ave.
Valparaiso, 46383
219/462-4161

INB North

109 Broadway
Chesterton, 46304
219/926-1151

Indiana Federal

56 S. Washington St.
Valparaiso, 46383
219/462-4131

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219/763-8211

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Wanatah, 46390
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Northern Indiana Public Service Co.

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Hammond, 46320
219/853-5200

Northwest Indiana Telephone

205 N. Washington St.
Hebron, 46431
219/996-2981

PULASKI COUNTY**CITY/COUNTY GOVERNMENT**

Pulaski County
Winamac, 46996
219/946-3313

City of Winamac

120 W. Main St.
Winamac, 46996
219/946-3451

CHAMBER/ECONOMIC DEVELOPMENT

Winamac Chamber of Commerce
113 N. Market St.
Winamac, 46996
219/946-3544
Contact: Ann Miller

HOSPITAL

Pulaski Memorial Hospital
616 E. 13th St.
Winamac, 46996
219/946-6131

BANKS

First Union Bank & Trust Co.
110 N. Market St.
Winamac, 46996
219/946-3113

TRANSPORTATION

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R.R. 1
Winamac, 46996
219/946-4117

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Wanatah, 46390
800/552-2622

United Telephone Co. of Indiana

114 N. Monticello
Winamac, 46996
219/946-3151

Northern Indiana Public Service Co.

1313 167th St.
Hammond, 46320
219/853-5200

STARKE COUNTY**CITY/COUNTY GOVERNMENT**

Starke County Clerk
Knox, 46534
219/772-3821

City of Knox

101 W. Washington St.
Knox, 46534
219/772-3032

City of North Judson

North Judson, 46366
219/896-3340

CHAMBERS/ECONOMIC DEVELOPMENT

Knox Chamber of Commerce
20 N. Main St.
Knox, 46534
219/772-5548
Contact: J. Davis

Starke County Development Foundation

4 North Main St.
Knox, 46534
219/772-5627
Contact: Gordon Campbell

HOSPITAL

Starke Memorial Hospital
102 E. Culver
Knox, 46534
219/772-6231

BANKS**American State Bank**

310 Lane
North Judson, 46366
219/896-2141

Farmers Bank & Trust Co.

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Knox, 46534
219/772-2141

1st Source Bank of Starke County

P.O. Box 400
Hamlet, 46534
219/867-2051

TRANSPORTATION**Starke County Airport**

R.R. 4
Knox, 46534
219/772-5001

UTILITIES**Indiana Bell**

219/556-3560 (residence)
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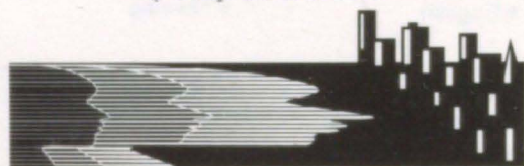
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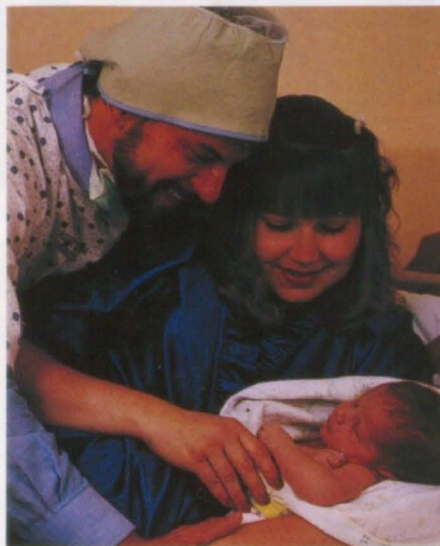
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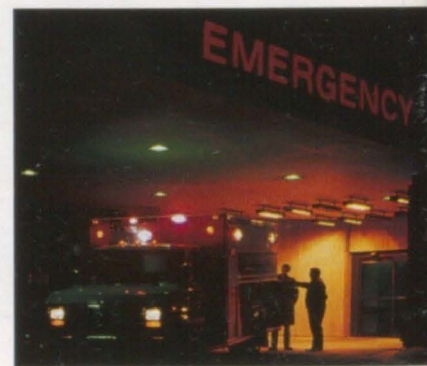
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home health care	pediatrics
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neuro-surgery	psychiatry
rehabilitation	



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Cancer Hotline - 757-6394
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St. Anthony Medical Center



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